

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JANET M SUMNER

Case No. 16-17269

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/23/2016.
- 2) The plan was confirmed on 08/17/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/30/2017.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 16.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$9,100.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS:

\$9,100.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$389.90
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:

\$3,789.90

Attorney fees paid and disclosed by debtor:	\$600.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BREMEN ANIMAL HOSPITAL	Unsecured	222.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	538.00	584.03	584.03	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	3,898.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Unsecured	327.00	369.41	369.41	0.00	0.00
CHASE CC	Unsecured	1,685.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	15,635.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	1,360.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	453.00	NA	NA	0.00	0.00
COOK COUNTY TREASURER	Secured	NA	NA	NA	0.00	0.00
CREDIT FIRST	Unsecured	1,275.00	1,298.96	1,298.96	0.00	0.00
DISCOVER BANK	Unsecured	3,557.00	NA	NA	0.00	0.00
ERICKSON MANAGEMENT	Secured	0.00	NA	NA	0.00	0.00
ERICKSON MANAGEMENT	Unsecured	NA	NA	NA	0.00	0.00
EXETER FINANCE CORP	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	493.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	843.00	1,266.93	1,266.93	134.46	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	119.91	119.91	0.00	0.00
Kohls/Capital One	Unsecured	2,892.00	NA	NA	0.00	0.00
LANE BRYANT RETAIL/SOA	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	NA	4,369.62	4,369.62	0.00	0.00
MIDLAND FUNDING	Unsecured	2,535.00	2,608.48	2,608.48	0.00	0.00
MIDLAND FUNDING	Unsecured	397.00	440.28	440.28	0.00	0.00
MIDLAND FUNDING	Unsecured	1,799.00	1,870.49	1,870.49	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	12,847.00	19,049.21	18,941.00	2,760.70	810.66
NISSAN MOTOR ACCEPTANCE CORP	Unsecured	6,094.00	NA	108.21	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	1,588.00	1,658.82	1,658.82	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	1,829.00	1,773.39	1,773.39	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	2,287.00	2,039.50	2,039.50	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	2,135.00	2,216.45	2,216.45	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC	Unsecured	1,074.00	1,074.50	1,074.50	0.00	0.00
SETERUS	Secured	139,123.00	137,740.71	139,344.99	0.00	0.00
SETERUS	Secured	NA	1,604.28	1,604.28	1,604.28	0.00
SYNCB/VALUE CITY FURNI	Unsecured	4,332.00	NA	NA	0.00	0.00
TD BANK USA	Unsecured	2,221.00	2,299.34	2,299.34	0.00	0.00
Tidewater Motor Credit	Unsecured	1.00	NA	NA	0.00	0.00
US BANK	Unsecured	801.00	NA	NA	0.00	0.00
US BANK	Unsecured	9,000.00	NA	NA	0.00	0.00
WHY NOT LEASE IT	Unsecured	2,500.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$139,344.99	\$0.00	\$0.00
Mortgage Arrearage	\$1,604.28	\$1,604.28	\$0.00
Debt Secured by Vehicle	\$18,941.00	\$2,760.70	\$810.66
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$159,890.27	\$4,364.98	\$810.66
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,266.93	\$134.46	\$0.00
TOTAL PRIORITY:	\$1,266.93	\$134.46	\$0.00
GENERAL UNSECURED PAYMENTS:	\$22,831.39	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,789.90</u>
Disbursements to Creditors	<u>\$5,310.10</u>

TOTAL DISBURSEMENTS :	<u>\$9,100.00</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/02/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.